

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address: COMMISSIONER FOR PATENTS PO Box 1450 Alexandria, Virginia 22313-1450 www.uspto.gov

BIR DATA SHEET

CONFIRMATION NO. 4936

	SERIAL NUMBER 10/814,800	FILING or 371(c) DATE 03/31/2004	CLASS 705	GROUP ART UNIT 3696	ATTORNEY DOCKET NO. 32052-9195.US04
ı		RULE			

APPLICANTS

Kathleen Tyson-Quah, Radlett, UNITED KINGDOM;

This application is a CON of 09/513,440 02/25/2000 PAT 7,283,977

** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY **
06/12/2004

Yes V No Foreign Priority claimed STATE OR SHEETS TOTAL INDEPENDENT Met after 35 USC 119(a-d) conditions met Q Yes W No COUNTRY DRAWINGS CLAIMS CLAIMS Verified and / Frantzy Poinvil / 4.9... UNITED 20 Evaminer's Signature Acknowledged KINGDOM

ADDRESS

PERKINS COIE LLP PATENT-SEA P.O. BOX 1247 SEATTLE, WA 98111-1247 UNITED STATES

TITLE

Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system oprated by a payment bank and wherein a payment authorizing instruction is returned to payment queue for later re-evaluation in the event that the amount of payment authorized by said payment authorizing instruction exceeds the available balance

	☐ All Fees
EEEC. A. who site has been alless in Dece	☐ 1.16 Fees (Filing)
No. to charge/credit DEPOSIT ACCOUNT	☐ 1.17 Fees (Processing Ext. of time)
No for following:	☐ 1.18 Fees (Issue)
	Other
	☐ Credit
	FEES: Authority has been given in Paper No to charge/credit DEPOSIT ACCOUNT